

**EXHIBIT A**

PO BOX 3572  
COPPELL TX 75019  
CHANGE SERVICE REQUESTED



## Veripro Solutions

**We want to Hear from You – if you don't have time to talk, send us an email/respond at your convenience:**

- Have a question about your account?
- Want to know more about your options?
- Want to give us information about your account or your situation?
- Want to submit an offer for us to review?

**We will respond within 48 hours of receipt of your email.**

Email address: [correspondence@veriprosolutions.com](mailto:correspondence@veriprosolutions.com)

**Visit our website to explore Options now at:**  
<http://www.veriprosolutions.com/>



JAMES SYKES



04-16-2019

Re: Veripro Account Number: [REDACTED]

Last 4 of Previous Loan Number: [REDACTED]  
Current Balance: \$75,133.56  
Property Address: [REDACTED]

Dear JAMES SYKES,

Please be advised that your account has been referred to Veripro Solutions, Inc., ("Veripro") to secure payment of the outstanding balance of \$75,133.56 from your previous servicer, Nationstar Mortgage LLC.

To speak with a representative, please contact us at the toll-free number listed below:  
Toll Free: 1-888-967-9700 (Hours of Operation: 8:00AM to 8:00PM CST Monday-Friday)  
To contact us by e-mail, please send correspondence to [customer care@veriprosolutions.com](mailto:customer care@veriprosolutions.com).

**Please send all Correspondence to:**

Veripro Solutions, Inc.  
P.O. Box 3572  
Coppell, TX 75019

**Please send all Payments to:**

Veripro Solutions, Inc.  
P.O. Box 3244  
Coppell, TX 75019

Unless within thirty days after your receipt of this letter, you dispute the validity of the debt, or any portion thereof, the debt will be assumed to be valid by Veripro. If you notify Veripro in writing within 30 days from receiving this notice, that you dispute this debt or any portion thereof, Veripro will obtain verification of the debt or obtain a copy of a judgment, if any, and mail you a copy of such verification or judgment. If you request this in writing within 30 days after receiving this notice, Veripro will provide you with the name and address of the original creditor, if different from the current creditor.

There may be a great deal waiting for you online! You can resolve the balance on your account quickly and easily, without speaking to a collector, by logging onto <https://www.veriprosolutions.com/> and entering your file number referenced above.

With this option you can:

- Take advantage of the balance reduction authorized for your account
- Set up easy payment plans to repay your debt
- Use secure email to inform us of your special circumstances

Visit <https://www.veriprosolutions.com/> and enter your file number to get started! You never have to speak with anyone, and you are in control of the self-guided process.

Alternatively, if you prefer to work with a person, we have experienced account specialists standing by to help you through this difficult situation. Call our toll free number (888)967-9700, to speak with an account specialist today! Resolve your debt and begin improving your credit today!

Sincerely,  
Veripro Solutions, Inc.

Notice: Important state disclosures and creditor information on the back of this letter.

750 E Highway 121, Suite 100, Lewisville, TX 75067 | P.O. Box 3244, Coppell, TX 75019 | Phone: 888-967-9700 | Fax: 877-492-6160  
| Business Hours: 8:00AM to 8:00PM CST | [www.veriprosolutions.com](http://www.veriprosolutions.com) | Se Habla Español

*Veripro Solutions, Inc., (formerly known as NSM Recovery Services, Inc.) is a Nationstar Mortgage Company, LLC. Veripro is a debt collector. This is an attempt to collect a debt and information obtained will be used for that purpose. However, if you are currently in bankruptcy or have received a discharge bankruptcy, this letter is not an attempt to collect a debt from you personally to the extent that it is included in your bankruptcy or has been discharged but is provided for informational purposes only. If you are represented by an attorney, please provide this notice to your attorney.*



## Veripro Solutions

Original Creditor or Successor: Principal Bank

**NOTICE TO ALL CONSUMERS: THE FOLLOWING STATES REQUIRE US TO GIVE SPECIAL NOTICES TO THEIR RESIDENTS. CONSUMERS IN OTHER STATES MAY HAVE SIMILAR OR GREATER RIGHTS AND THESE STATE-SPECIFIC NOTICES DO NOT LIMIT OR RESTRICT THE RIGHTS AFFORDED BY FEDERAL LAW OR OTHER STATE LAWS.**

The law limits how long you can be sued on a debt. Because of the age of your debt, we will not sue you for it, and we will not report it to any credit reporting agency. [Veripro Solutions Inc. does not report to any credit reporting agency] In circumstances, you can renew the debt and restart the time period for the statute of limitations if you take specific actions such as making certain payment on the debt or making a written promise to pay. Veripro Solutions, Inc. ( Veripro ) agrees that we will never file a lawsuit against you for the collection of this debt, it is our responsibility to make you aware of the facts stated herein. Please also be advised that this account remains secured by a lien against the property that will only be released upon full payoff, reduced payoff, through a bankruptcy with an approved lien strip order or by operation of law.

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